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March 3, 2015

MARSHA M ETHERIDGE
67 CECIL SMITH RD
CARRIERE MS 39426-8473

Re: Name of Creditor to Whom Debt is Owed:
Discover Bank, Issuer of Discover Card
Amount of Debt: \$ 18627.38

This is to notify you that Discover Bank has retained this firm to collect its claim against you for the balance owing on your Discover Card Account.

This communication is from a debt collector. We are attempting to collect a debt. Any information obtained will be used for that purpose.

Unless you, within thirty (30) days after receipt of this notice, dispute the validity of the debt, or any portion thereof, this debt will be assumed to be valid by the debt collector. If you notify the debt collector in writing within the thirty (30) day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment will be mailed to you by the debt collector. Upon your written request within the thirty (30) day period, the debt collector will provide you with the name and address of the original creditor, if different from the current creditor.

Robert L. McArty

Robert L. McArty
Attorney for Creditor

